

Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals(excludes Accident and Health)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$490,583	6.38%	\$483,784	\$304,342	62.91%
2	State Farm Mut Auto Ins Co	25178	IL	\$479,922	6.24%	\$480,707	\$295,682	61.51%
3	Allstate Ins Co	19232	IL	\$345,976	4.50%	\$346,562	\$144,037	41.56%
4	State Farm Fire And Cas Co	25143	IL	\$324,817	4.23%	\$312,816	\$136,160	43.53%
5	Pemco Mut Ins Co	24341	WA	\$249,294	3.24%	\$243,422	\$140,305	57.64%
6	Safeco Ins Co Of IL	39012	IL	\$246,958	3.21%	\$244,943	\$132,074	53.92%
7	Safeco Ins Co Of Amer	24740	WA	\$183,418	2.39%	\$182,206	\$18,000	9.88%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$173,192	2.25%	\$178,941	\$70,415	39.35%
9	United Services Auto Assoc	25941	TX	\$153,562	2.00%	\$149,491	\$80,639	53.94%
10	Allstate Ind Co	19240	IL	\$118,860	1.55%	\$110,179	\$55,763	50.61%
11	Progressive Northwestern Ins Co	42919	OH	\$108,677	1.41%	\$82,872	\$43,193	52.12%
12	USAA Cas Ins Co	25968	TX	\$108,611	1.41%	\$105,108	\$57,479	54.69%
13	American States Ins Co	19704	IN	\$100,055	1.30%	\$113,198	\$43,418	38.36%
14	Progressive Max Ins Co	24279	OH	\$96,259	1.25%	\$94,626	\$47,680	50.39%
15	Federal Ins Co	20281	IN	\$94,404	1.23%	\$87,307	\$27,220	31.18%
16	Physicians Ins A Mut Co	40738	WA	\$93,823	1.22%	\$90,681	\$44,264	48.81%
17	St Paul Fire & Marine Ins Co	24767	MN	\$86,395	1.12%	\$89,315	\$57,444	64.32%
18	Geico General Ins Co	35882	MD	\$84,856	1.10%	\$82,766	\$59,490	71.88%
19	Pemco Ins Co	18805	WA	\$80,611	1.05%	\$78,766	\$51,907	65.90%
20	Mid-Century Ins Co	21687	CA	\$73,983	0.96%	\$74,018	\$53,089	71.72%
21	National Union Fire Ins Co Of Pitts	19445	PA	\$73,777	0.96%	\$69,762	\$43,462	62.30%
22	Unigard Ins Co	25747	WA	\$71,501	0.93%	\$73,146	\$33,648	46.00%
23	Allstate Prop & Cas Ins Co	17230	IL	\$70,666	0.92%	\$63,177	\$42,137	66.70%
24	Nationwide Mut Ins Co	23787	OH	\$65,876	0.86%	\$62,240	\$38,863	62.44%
25	Liberty Mut Fire Ins Co	23035	MA	\$65,273	0.85%	\$56,860	\$29,943	52.66%
26	North Pacific Ins Co	23892	OR	\$64,346	0.84%	\$63,152	\$34,841	55.17%
27	Hartford Underwriters Ins Co	30104	CT	\$61,012	0.79%	\$61,527	\$36,160	58.77%
28	General Ins Co Of Amer	24732	WA	\$58,791	0.76%	\$46,946	\$77,675	165.46%
29	Continental Cas Co	20443	IL	\$58,253	0.76%	\$56,076	\$30,517	54.42%
30	Grange Ins Assn	22101	WA	\$57,638	0.75%	\$57,084	\$28,952	50.72%
31	Zurich American Ins Co	16535	NY	\$56,074	0.73%	\$51,718	\$35,159	67.98%
32	Farmers Ins Exch	21652	CA	\$53,188	0.69%	\$49,168	\$27,342	55.61%
33	Country Mut Ins Co	20990	IL	\$52,450	0.68%	\$51,435	\$25,913	50.38%
34	Encompass Ins Co Of America	10071	IL	\$49,098	0.64%	\$35,116	\$11,902	33.89%
35	Factory Mut Ins Co	21482	RI	\$48,433	0.63%	\$52,120	\$547	1.05%
36	Geico Ind Co	22055	MD	\$47,823	0.62%	\$43,370	\$27,213	62.75%
37	Government Employees Ins Co	22063	MD	\$46,349	0.60%	\$45,792	\$31,909	69.68%
38	Viking Ins Co Of WI	13137	CO	\$41,354	0.54%	\$36,194	\$18,402	50.84%
39	American Economy Ins Co	19690	IN	\$40,973	0.53%	\$47,429	\$12,845	27.08%
40	XL Specialty Ins Co	37885	DE	\$39,816	0.52%	\$36,371	\$13,982	38.44%
All 598 Other Companies				\$2,869,503	37.33%	\$2,806,080	\$1,577,677	52.53%
Totals				\$7,686,450	100.00%	\$7,496,470	\$4,041,691	53.91%

(1) Excluding all Loss Adjustment Expenses (LAE)